

In re:
Carmen I. Rivera
Debtor

Case No. 19-18003-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: May 16, 2025

Form ID: 138OBJ

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Carmen I. Rivera, 320 Dorrance Street, Bristol, PA 19007-5109
14465711	+ AmeriCredit Financial Services, Inc., c/o William E. Craig, Esq., Morton & Craig, LLC, 110 Marter Ave., Suite 3-1, Moorestown, NJ 08057-3124
14445073	+ Emiliano Rivera, 320 Dorrance Street, Bristol, PA 19007-5109
14447523	+ U.S. Bank Trust NA, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 17 2025 00:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14451108	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 17 2025 00:40:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14615523	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 17 2025 01:09:21	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14470100	Email/Text: ally@ebn.phinsolutions.com	May 17 2025 00:40:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14445069	+ Email/Text: ally@ebn.phinsolutions.com	May 17 2025 00:40:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14615727	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 17 2025 00:52:01	Ally Financial, c/o Arvind Nath Rawal, AIS Portfolio Services, LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14445070	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 17 2025 00:40:00	Americredit Financial Services Inc, dba GM Financial, Po Box 181145, Arlington, TX 76096-1145
14464120	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 17 2025 00:40:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14471933	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2025 00:51:18	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14445071	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2025 00:40:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14455133	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 17 2025 00:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14445072	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2025 00:51:42	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14996789	+ Email/Text: RASEBN@raslg.com		

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		May 17 2025 00:40:00	FirstKey Master Funding 2021-A Collateral Trust, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14448006	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2025 00:52:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14445074	+ Email/PDF: resurgentbknotifications@resurgent.com	May 17 2025 00:52:22	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
14447297	Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2025 01:10:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14445075	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2025 00:51:16	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14445076	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2025 00:41:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14469582	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2025 00:41:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14456397	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2025 00:52:26	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14445077	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2025 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14476976	+ Email/Text: bncmail@w-legal.com	May 17 2025 00:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14445078	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2025 00:51:24	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14445079	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2025 00:41:00	U.S. Bank Trust N.A., c/o Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
14476404	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2025 00:41:00	U.S. Bank Trust National Association, et. al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14445080	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 17 2025 00:40:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14445082	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 17 2025 01:08:03	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
14445081	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 17 2025 00:52:22	Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
14726120	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 17 2025 00:51:53	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14453791	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 17 2025 01:08:48	Wells Fargo Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14454288	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 17 2025 00:51:21	Wells Fargo Bank, N.A., c/o MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14451969	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address

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14456645 * filed with court:, Americredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2018-PM16 bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAUL H. YOUNG	on behalf of Debtor Carmen I. Rivera support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SHERRI DICKS	on behalf of Creditor FirstKey Master Funding 2021-A Collateral Trust sdicks@raslg.com shrdlaw@outlook.com
Stephen Franks	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Carmen I. Rivera)	Case No. 19-18003-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: May 16, 2025

For The Court

Timothy B. McGrath
Clerk of Court